

In re:
Lidely D. Morel
Debtor

Case No. 24-12980-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Jul 23, 2025

Form ID: 318

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2025:

Recip ID	Recipient Name and Address
db	+ Lidely D. Morel, 148 West Greenwich Street, Reading, PA 19601-2744
14919596	+ Cavalry SPV I, LLC/Citi Bank/Home Depot, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
14919599	+ GAP, Barclays Bank, Dept 922, PO Box 4115, Concord, CA 94524-4115
14919603	Parking Authority, PO Box 80239, Indianapolis, IN 46280-0239
14919604	+ PennyMac, PO Box 51487, Los Angeles, CA 90051-6314

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jul 24 2025 00:44:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 24 2025 00:44:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14919593	^ MEBN	Jul 24 2025 00:30:31	Acima, 5501 headquarters Dr, Plano, TX 75024-5837
14919594	EDI: WFNNB.COM	Jul 24 2025 04:34:00	Boscovs/Comenity, PO Box 659622, San Antonio, TX 78265
14919595	EDI: CAPITALONE.COM	Jul 24 2025 04:34:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14957105	+ EDI: AIS.COM	Jul 24 2025 04:34:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14949323	+ Email/Text: bankruptcy@cavps.com	Jul 24 2025 00:44:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14919598	EDI: DISCOVER	Jul 24 2025 04:34:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
14961164	EDI: DISCOVER	Jul 24 2025 04:34:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
14919600	Email/Text: customerservice.us@klarna.com	Jul 24 2025 00:44:00	Klarna Inc, 629 N. High Street Suite 300, Columbus, OH 43215
14919601	+ EDI: SYNC	Jul 24 2025 04:34:00	Lowes, PO Box 965005, Orlando, FL 32896-5005
14978881	+ Email/Text: bankruptcypdt@mcmcg.com	Jul 24 2025 00:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14919602	^ MEBN	Jul 24 2025 00:30:39	Old Navy, PO Box 13337, Philadelphia, PA 19101-3337
14981126	EDI: PRA.COM	Jul 24 2025 04:34:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

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14919605	EDI: G2RSPSECU	Jul 24 2025 04:34:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14919606	+ EDI: WTRRNBNK.COM	Jul 24 2025 04:34:00	Target, PO Box 673, Minneapolis, MN 55440-0673
14919609	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 24 2025 00:58:43	Wells Fargo, PO Box 77053, Minneapolis, MN 55480-7753
14968900	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 24 2025 00:58:40	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14919597		Childens Place
14919607		TD BANK USA
14919608		Visions
14919610		zzounds
14965109	*+	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2025 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfcbis.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
JOHN HENRY SCHANNE	on behalf of U.S. Trustee United States Trustee John.Schanne@usdoj.gov
JOSEPH T. BAMBRICK, JR.	on behalf of Defendant Manuel M. Morel christine.jtblaw@gmail.com
JOSEPH T. BAMBRICK, JR.	on behalf of Debtor Lidely D. Morel christine.jtblaw@gmail.com
ROBERT W. SEITZER	on behalf of Trustee CHRISTINE C. SHUBERT rseitzer@karalislaw.com jhysley@karalislaw.com;PA93@ecfcbis.com

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ROBERT W. SEITZER

on behalf of Plaintiff CHRISTINE C. SHUBERT rseitzer@karalislaw.com jhysley@karalislaw.com;PA93@ecfcbis.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Lidely D. Morel	Social Security number or ITIN xxx-xx-0991
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 24-12980-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lidely D. Morel

7/22/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.